

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor Shauna Deluca, Esq. (SD-8248)	CASE NO.: 20-21757-VFP CHAPTER 13 JUDGE: Vincent F. Papalia Objection to Confirmation of Debtor's Chapter 13 Plan
In Re: Lourde Moncion-Anorve, Debtor.	

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

HSBC Bank USA, National Association, As Trustee For Fremont Home Loan Trust 2006-D, Mortgage-Backed Certificates, Series 2006-D ("Secured Creditor"), by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan (DE # 2), and states as follows:

1. Debtor, Lourde Moncion-Anorve ("Debtor"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on October 19, 2020.
2. Secured Creditor holds a security interest in the Debtor's real property located at 533 Adams Ave, Elizabeth, NJ 07201, by virtue of a Mortgage recorded on September 13, 2006 in Book 11850 at Page 0071 of the Public Records of Union County, NJ. Said Mortgage secures a Note in the amount of \$396,000.00.
3. The Debtor filed a Chapter 13 Plan on October 19, 2020.
4. The Plan treats Creditor as unaffected, thereby treated directly and outside, failing to mention any pre-petition arrears. However, it is anticipated that Secured Creditor's claim will show the pre-petition arrearage due Secured Creditor is approximately \$3,975.32. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Secured Creditor objects to any plan

which proposes to pay it anything less than \$3,975.32 as the pre-petition arrearage over the life of the plan, subject to the final figures in the anticipated Proof of Claim.

WHEREFORE, Secured Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

RAS Citron, LLC
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CERTIFICATION OF SERVICE

1. I, Shauna Deluca, represent HSBC Bank USA, National Association, As Trustee For Fremont Home Loan Trust 2006-D, Mortgage-Backed Certificates, Series 2006-D in this matter.
2. On November 3, 2020, I caused a copy of the following pleadings and/or documents to be sent to the parties listed in the chart below: Objection to Confirmation of Plan.
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

November 3, 2020

RAS Citron, LLC
Attorney for Secured Creditor
130 Clinton Road, Suite 202
Fairfield, NJ 07004
Telephone Number 973-575-0707
By: /s/Shaua Deluca
Shauna Deluca, Esquire
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<u>Name and Address of Party Served</u>	<u>Relationship of Party to the Case</u>	<u>Mode of Service</u>
Edward Hanratty 80 Court Street Freehold, NJ 07728	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Lourde Moncion-Anorve 2049 Elizabeth Ave Rahway, NJ 07065-4624	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <hr/> (as authorized by the court*)